

Fill in this information to identify the case:

Debtor 1 Marcus Armour Oliver

Debtor 2 Chudney Williams Oliver  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

Case number 14-61319-wlh

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank National Association, as Trustee for Residential  
Asset Securities Corporation, Home Equity Mortgage  
Asset-Backed Pass-Through Certificates, Series 2007-KS2

Name of creditor: \_\_\_\_\_

Court claim no. (if known): 21

Last 4 digits of any number you use to  
identify the debtor's account:

4 6 4 1

Date of payment change:

Must be at least 21 days after date 3/1/2020  
of this notice

New total payment: \$ 1663.90

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 426.58\*New escrow payment: \$ 821.05**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Marcus Armour Oliver  
First Name Middle Name Last Name

Case number (if known) 14-61319-wlh

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Radha Gordon Date 02/04/2020  
Signature

Print: Radha Gordon Title Agent for Creditor  
First Name Middle Name Last Name

Company Aldridge Pite, LLP

Address 3575 Piedmont Road, N.E. Suite 500  
Number Street  
Atlanta GA 30305  
City State ZIP Code

Contact phone (404 ) 994-7400 Email rgordon@aldridgepite.com

\*This notice of payment change is being filed in the interest of completeness in the court record. To comply in good faith with FRBP 3002.1(b), and to compensate the Debtor for the missed filed Payment Change Notice, the Debtor shall receive the benefit of the decrease and any differences in payments submitted shall be credited towards debtor's payoff. Upon the new effective date debtor or the estate shall be solely responsible for the entire new payment amount until further adjustment.

C/O PHH Mortgage Services  
P.O. Box 5452  
Mt. Laurel, NJ 08054-5452



## Your annual escrow statement

December 9, 2019

CHUDNEY OLIVER  
MARCUS ARMOUR OLIVER  
2446 RIDGELAKE DR  
VILLA RICA, GA 30180-8412

### Questions?

Visit us at  
**www.MortgageQuestions.com**  
Call toll free 1-888-820-6474  
Fax 1-856-917-8300

### Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on June 9, 2014 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

### What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$1,765.31**.

**Option 1)** Do Nothing: The monthly shortage for the next 24 months is **\$73.55** and will automatically be added to your monthly payment beginning **March 2020**. Your new monthly payment for **March 2020** will be **\$1,663.90**.

**Option 2)** Pay the escrow shortage as a lump sum using the attached shortage coupon. If you pay your escrow shortage by **February 20, 2020**, then your new monthly payment will be **\$1,590.35** effective with your **March 2020** mortgage payment.

### What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

<b>Anticipated</b> escrow account balance (as of February 29, 2020):	\$1,972.22
<b>Required</b> escrow account balance (as of February 29, 2020 ):	\$3,737.53
<b>Difference resulting in an escrow account shortage:</b>	<b>\$1,765.31</b>

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

*Tear off here*

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## Escrow analysis Coupon

Borrower Name: CHUDNEY OLIVER

☐ I choose to repay the shortage of \$ \_\_\_\_\_ in full.

**Shortage Amount: \$1,765.31**

Make the check payable to **PHH Mortgage Services** and mail it with this coupon in the envelope provided. Your lump sum payment must be received by **February 20, 2020** to be effective with your **March 2020** payment.

You may also pay your shortage online by visiting the website shown at the top of this statement.

PHH Mortgage Services  
PO BOX 371867  
PITTSBURGH, PA 15250-7867

The following table reflects your current monthly payment and new monthly payment for each option:			
	Current Payment	New Payment with Shortage - Opt 1	New Payment without Shortage - Opt 2
Principal & Interest	\$842.85	\$842.85	\$842.85
Escrow Deposit	\$853.96	\$747.50	\$747.50
Escrow Shortage		\$73.55	
Total Payment	\$1,696.81	\$1,663.90	\$1,590.35
If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.			

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$747.50, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the March 2020 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$3,871.52	\$3,581.03
Insurance	\$5,389.00	\$5,389.00
TOTAL	\$9,260.52	\$8,970.03

Prior Year Account History and Coming Year Projections

**This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$1,495.00 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$270.31- will be reached in November 2020. When subtracted from your minimum required balance of \$1,495.00, an Escrow Shortage results in the amount of \$1,765.31. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip code

Home telephone  
(       )

Business telephone  
(       )

Extension

E-mail address



Your annual escrow statement (continued)

December 9, 2019

CHUDNEY OLIVER  
MARCUS ARMOUR OLIVER  
2446 RIDGELAKE DR  
VILLA RICA, GA 30180-8412

Questions?

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Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Opening balance				1,972.22	3,737.53
Mar 2020		747.50		2,719.72	4,485.03
Apr 2020		747.50		3,467.22	5,232.53
May 2020		747.50		4,214.72	5,980.03
Jun 2020		747.50		4,962.22	6,727.53
Jul 2020		747.50		5,709.72	7,475.03
Aug 2020		747.50		6,457.22	8,222.53
Sep 2020		747.50		7,204.72	8,970.03
Oct 2020	COUNTY TAX	747.50	3,581.03	4,371.19	6,136.50
Nov 2020	HAZARD INS.	747.50	5,389.00	-270.31	1,495.00 LP
Dec 2020		747.50		477.19	2,242.50
Jan 2021		747.50		1,224.69	2,990.00
Feb 2021		747.50		1,972.19	3,737.50
Total		\$8,970.00	\$8,970.03		

LP - indicates your required escrow lowest balance

Prior year account History

		Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
Date	Description	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
Opening balance						-1,848.31	-6,571.35
Feb 2019		853.96	*			-994.35	-6,571.35
Mar 2019		853.96	2,996.28 *			-140.39	-3,575.07
Apr 2019		853.96	*			713.57	-3,575.07
May 2019		853.96	1,707.92 *			1,567.53	-1,867.15
Jun 2019		853.96	*			2,421.49	-1,867.15
Jul 2019		853.96	1,707.92 *			3,275.45	-159.23
Aug 2019		853.96	853.96			4,129.41	694.73
Sep 2019		853.96	853.96			4,983.37	1,548.69
Oct 2019	COUNTY TAX	853.96	1,707.92 *	3,871.52	3,581.03*	1,965.81	-324.42
Nov 2019	HAZARD INS.	853.96	853.96	5,389.00	*	-2,569.23	529.54
Dec 2019	HAZARD INS.	853.96	5,123.76 E		5,389.00E	-1,715.27	264.30
Jan 2020		853.96	853.96 E		E	-861.31	1,118.26
Feb 2020			853.96 E		E	-861.31	1,972.22
Total		10,247.52	17,513.60	9,260.52	8,970.03		



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

IN RE: ) Case No. 14-61319-WLH  
)  
MARCUS ARMOUR OLIVER and CHUDNEY ) Chapter 13  
WILLIAMS OLIVER, )  
)  
Debtors. )

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on February 4, 2020, I served a copy of the Notice of Mortgage Payment Change which was filed in this bankruptcy matter on February 4, 2020, in the manner indicated:

**The following parties have been served by the Court by the virtue of their participation in the CM/ECF system:**

Richard K. Valldejuli

Nancy J. Whaley

Ryan J. Williams

Richard K. Valldejuli, Jr.

**The following parties have been served via U.S. First Class Mail:**

Marcus Armour Oliver and  
Chudney Williams Oliver  
2446 Ridge Lake Drive  
Villa Rica, GA 30180

**I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND  
CORRECT.**

Dated: February 4, 2020

Signature: /s/Courtney R. Baker

Printed Name: COURTNEY R. BAKER

Address: Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933

Phone: (858) 750-7600

Fax: (619) 590-1385